

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: October 31, 2016

MONTHLY OPERATING REPORT
File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Kenneth G. McNeil

12/8/2016

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: October 31, 2016

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH								
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS STATEMENTS & CODED BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS								
NET CASH FLOW								
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)		
TOTAL DISBURSEMENTS		\$ 7,078.00
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS		\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)		\$ -
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES		\$ 7,078.00

In re **KENNETH G McNEIL**

Case No. 15-14218 MBK
Reporting Period: October 31, 2016

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

	Operating	Payroll	Tax	Other	
	#	#	#	#	
BALANCE PER BOOKS					
BANK BALANCE					
(+) DEPOSITS IN TRANSIT (ATTACH LIST)					
(-) OUTSTANDING CHECKS (ATTACH LIST)		PLEASE SEE ATTACHED QUICKBOOKS & BANK STATEMENTS			
OTHER (ATTACH EXPLANATION)					
ADJUSTED BANK BALANCE *					
* Adjusted bank balance must equal balance per books					
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount	
CHECKS OUTSTANDING	Ck. #	Amount	Ch. #	Amount	
OTHER					

In re KENNETH G MCNEIL

Case No. 15-14218 MBK
Reporting Period: October 31, 2011

SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: October 31, 2016

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.

Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary					
	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT
Federal					
Withholding					
FICA-Employee					
FICA-Employer					
Unemployment					
Income					
Other:					
Total Federal Taxes					
State and Local					
Withholding					
Sales					
Excise					
Unemployment					
Real Property	Debtor is filing an amended Plan of Reorganization wherein this matter's resolution is proposed.				
Personal Property	Also, the Debtor has settled this matter with several secured creditors by motion practice.				
Other:					
Total State and Local					
Total Taxes					0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Number of Days Past Due	Total
Accounts Payable							\$ -
Wages Payable							0
Taxes Payable							0
Rent/Leases-Building							0
Rent/Leases-Equipment							0
Secured Debt/Adequate Protection Payments	Debtor is filing an amended Plan of Reorganization wherein this matter's resolution is proposed.						
Professional Fees	Also, the Debtor has settled this matter with several secured creditors by motion practice.						0
Amounts Due to Insiders*							0
Total Postpetition Debts							\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re KENNETH G McNEIL

Case No. 15-14218 MBK

Reporting Period: October 31, 2016

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

See Note 1 below:

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	\$ 4,720
+ Amounts billed during the period	-
- Amounts collected during the period	-
Total Accounts Receivable at the end of the reporting period	\$ 4,720

Accounts Receivable Aging	Amount
0 - 30 days old	\$ -
31 - 60 days old	-
61 - 90 days old	-
91+ days old	4,720
Total Accounts Receivable	4,720
Amount considered uncollectible (Bad Debt)	-
Accounts Receivable (net)	\$ 4,720

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	N/A	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

Note 1: Debtor is quantifying any amounts owed.

Kenneth McNeil**Balance Sheet**

As of October 31, 2016

Oct 31, 16

ASSETS**Current Assets****Checking/Savings****10000 · Bank**

10300 · WF HOUSE ACCOUNT

400

10400 · WF MAIN CHECKING

156,061

10500 · WF BK-SAVINGS ACCOUNT

500

Total 10000 · Bank

156,961

Total Checking/Savings

156,961

Accounts Receivable**Accounts Receivable**

4,720

Total Accounts Receivable

4,720

Total Current Assets

161,682

Fixed Assets**Fixed Assets**

1420 Genesee, Hamilton

46,038

196 Rosemont, Trenton

20,000

219 Woodlawn, Hamilton

37,115

244 Cleveland, Trenton

29,000

251 Woodlawn, Hamilton

40,000

29 S Olden, Trenton

19,780

324 Mary St., Hamilton

40,000

329 Cleveland, Trenton

26,662

343 Garfield, Trenton

28,694

44 S Hermitage, Trenton

29,841

48 S Olden, Trenton

17,000

5 Cortelyou, Jackson

375,000

52 S Olden, Trenton

21,117

59 Edgemere, Trenton

20,000

631 Norway, Hamilton

35,990

Total Fixed Assets

786,238

12000 · Renovations

10,605

Total Fixed Assets

796,843

TOTAL ASSETS

958,525

LIABILITIES & EQUITY**Liabilities****Current Liabilities****Other Current Liabilities**

59 · Edgemer, Trenton Payments Post

(1,500)

Total Other Current Liabilities

(1,500)

Total Current Liabilities

(1,500)

Long Term Liabilities**Mortgage Loans-Prepetition**

1420 Genesee, Hamilton

136,250

196 Rosemont, Trenton

113,982

219 Woodlawn, Hamilton

91,499

244 Cleveland, Trenton

146,334

251 Woodlawn, Hamilton

92,322

29 S Olden, Trenton

114,018

324 Mary St, Hamilton

120,744

329 Cleveland, Trenton

136,644

343 Garfield, Trenton

157,751

44 S Hermitage, Trenton

247,460

48 S Olden, Trenton

118,464

5 Cortelyou Rd, Jackson

538,823

Kenneth McNeil
Balance Sheet
As of October 31, 2016

	Oct 31, 16
52 S Olden, Trenton	124,664
59 Edgemere, Trenton	64,581
631 Norway, Hamilton	92,590
Total Mortgage Loans-Prepetition	2,296,126
Total Long Term Liabilities	2,296,126
Total Liabilities	2,294,626
Equity	
30000 · Begining Balance Equity	(1,533,497)
30700 · Members Draw	1,000
32000 · Members Equity	82,306
Net Income	114,090
Total Equity	(1,336,101)
TOTAL LIABILITIES & EQUITY	958,525

Kenneth McNeil

Profit & Loss by Class

October 2016

	1420 Gene... General/P... (Residenti...)	196 Rose... (Residenti...)	219 Woodl... (Residenti...)	244 Clevel... (Residenti...)	251 Woodl... (Residenti...)
Ordinary Income/Expense					
Income					
Income/Receipts					
Disability Income	5,030	0	0	0	0
Other Income	1	0	0	0	0
Rental Income	0	1,025	855	1,275	1,224
Total Income/Receipts	5,032	1,025	855	1,275	1,224
Total Income	5,032	1,025	855	1,275	1,224
Expense					
Disbursements					
Food/ Entertainment/Personal	1,539	0	0	0	0
Gas & Tolls	244	0	0	0	0
Insurance	706	0	0	0	0
Other Taxes	0	157	0	157	0
Service Charges-Checks, Etc	10	0	0	0	0
Travel Expense	173	0	0	0	0
Total Disbursements	2,671	157	0	157	0
General Expenses					
67100 - Rent Expense	1,700	0	0	0	0
67200 - Repairs and Maintenance	0	150	0	0	0
68100 - Telephone Expense	468	0	0	0	0
Total General Expenses	2,168	150	0	0	0
Total Expense	4,840	307	0	157	0
Net Ordinary Income	192	718	855	1,118	1,224
Net Income	192	718	855	1,118	1,118

Kenneth McNeil
Profit & Loss by Class
October 2016

	29 S Olde...	324 Mary ...	343 Garfiel...	44 S Herm...	48 S Olde...	5 Cortelyo...
	(Residenti...)	(Residenti...)	(Residenti...)	(Residenti...)	(Residenti...)	(Residenti...)
Ordinary Income/Expense						
Income						
Income/Receipts						
Disability Income	0	0	0	0	0	0
Other Income	0	0	0	0	0	0
Rental Income	1,000	1,100	1,000	2,025	950	2,850
Total Income/Receipts	1,000	1,100	1,000	2,025	950	2,850
Total Income	1,000	1,100	1,000	2,025	950	2,850
Expense						
Disbursements						
Food/ Entertainment/Personal	0	0	0	0	0	0
Gas & Tolls	0	0	0	0	0	0
Insurance	89	132	80	214	76	0
Other Taxes	0	157	0	0	0	0
Service Charges-Checks, Etc	0	0	0	0	0	0
Travel Expense	0	0	0	0	0	0
Total Disbursements	89	289	80	214	76	0
General Expenses						
67100 · Rent Expense	0	0	0	0	0	0
67200 · Repairs and Maintenance	360	0	182	17	154	0
68100 · Telephone Expense	0	0	0	0	0	0
Total General Expenses	360	0	182	17	154	0
Total Expense	449	289	262	232	229	0
Net Ordinary Income	551	811	738	1,793	721	2,850
Net Income	551	811	738	1,793	721	2,850

Kenneth McNeil
Profit & Loss by Class
October 2016

	52 S Olde...	59 Edgem...	631 Norwa...	Total Resi...	TOTAL
	(Residenti...)	(Residenti...)	(Residenti...)		
Ordinary Income/Expense					
Income					
Income/Receipts					
Disability Income	0	0	0	0	5,030
Other Income	0	0	0	0	1
Rental Income	1,050	1,037	1,250	17,916	17,916
Total Income/Receipts	1,050	1,037	1,250	17,916	22,948
Total Income	1,050	1,037	1,250	17,916	22,948
Expense					
Disbursements					
Food/ Entertainment/Personal	0	0	0	0	1,539
Gas & Tolls	0	0	0	0	244
Insurance	0	0	0	590	1,296
Other Taxes	0	0	157	784	784
Service Charges-Checks, Etc	0	0	0	0	10
Travel Expense	0	0	0	0	173
Total Disbursements	0	0	157	1,375	4,046
General Expenses					
67100 · Rent Expense	0	0	0	0	1,700
67200 · Repairs and Maintenance	0	0	0	863	863
68100 · Telephone Expense	0	0	0	0	468
Total General Expenses	0	0	0	863	3,032
Total Expense	0	0	157	2,238	7,078
Net Ordinary Income	1,050	1,037	1,093	15,678	15,870
Net Income	1,050	1,037	1,093	15,678	15,870

Kenneth McNeil

Profit & Loss

October 2016

Oct 16

Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	5,030
Other Income	1
Rental Income	17,916
Total Income/Receipts	22,948
Total Income	22,948
Expense	
Disbursements	
Food/ Entertainment/Personal	1,539
Gas & Tolls	244
Insurance	1,296
Other Taxes	784
Service Charges-Checks, Etc	10
Travel Expense	173
Total Disbursements	4,046
General Expenses	
67100 · Rent Expense	1,700
67200 · Repairs and Maintenance	863
68100 · Telephone Expense	468
Total General Expenses	3,032
Total Expense	7,078
Net Ordinary Income	15,870
Net Income	15,870

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

	General/Personal	1420 Genesee, Ha... (Residential Proper...	196 Rosemont, Tre... (Residential Proper...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	88,021	0	0
Opening Deposit Balance	3,688	0	0
Other Income	9	0	0
Refund	24,655	0	0
Rental Income	0	13,995	9,880
Social Security	9,945	0	0
Tax Refund	2,441	0	0
Income/Receipts - Other	0	0	855
Total Income/Receipts	128,760	13,995	10,735
Total Income	128,760	13,995	10,735
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	1,096	0	0
Car Service Taxi/Transportation	203	0	0
Food/ Entertainment/Personal	28,369	0	0
Gas & Tolls	2,877	0	0
Health Club	103	0	0
Home Insurance	783	0	0
Home Maintenance/Care	39	0	0
Housekeeping/Clothing/Laundry	178	0	0
Income Tax	187	0	0
Insurance	9,922	0	665
License/Fees	0	0	135
Medical	8,175	0	0
Other Taxes	545	632	0
Real Estate Taxes	0	0	0
Service Charges-Checks, Etc	294	0	0
Travel Expense	4,268	0	0
Utilities	2,490	0	0
Total Disbursements	59,528	632	800
General Expenses			
60200 · Automobile Expense	964	0	0
60902 · Office Expense	303	0	0
61700 · Computer and Internet Expenses	670	0	0
63700 · Landscaping and Groundskeeping	0	0	0
64904 · Supplies	1,015	0	0
66500 · Postage and Delivery	423	0	0
67100 · Rent Expense	35,000	0	0
67200 · Repairs and Maintenance	667	1,970	1,319
68100 · Telephone Expense	4,109	0	0
Total General Expenses	43,152	1,970	1,319
Reorganization Costs			
Professional Fees	766	0	0
U.S. Trustee Fees	3,575	0	0
Total Reorganization Costs	4,341	0	0
Total Expense	107,020	2,601	2,118
Net Ordinary Income	21,739	11,393	8,617
Net Income	21,739	11,393	8,617

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

	219 Woodlawn, Ha... (Residential Proper...)	244 Cleveland, Tre... (Residential Proper...)	251 Woodlawn, Ha... (Residential Proper...)
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	0	0	0
Opening Deposit Balance	0	0	0
Other Income	0	0	0
Refund	0	0	0
Rental Income	20,217	23,785	21,582
Social Security	0	0	0
Tax Refund	0	0	0
Income/Receipts - Other	1,275	795	1,275
Total Income/Receipts	21,492	24,580	22,857
Total Income	21,492	24,580	22,857
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	0	0	0
Car Service Taxi/Transportation	0	0	0
Food/ Entertainment/Personal	0	0	0
Gas & Tolls	0	0	0
Health Club	0	0	0
Home Insurance	0	0	0
Home Maintenance/Care	0	0	0
Housekeeping/Clothing/Laundry	0	0	0
Income Tax	0	0	0
Insurance	2	4	0
License/Fees	25	135	0
Medical	0	0	0
Other Taxes	946	0	314
Real Estate Taxes	0	0	0
Service Charges-Checks, Etc	0	0	0
Travel Expense	0	0	0
Utilities	0	0	0
Total Disbursements	973	139	314
General Expenses			
60200 · Automobile Expense	0	0	0
60902 · Office Expense	0	0	0
61700 · Computer and Internet Expenses	0	0	0
63700 · Landscaping and Groundskeeping	0	0	0
64904 · Supplies	0	0	0
66500 · Postage and Delivery	0	0	0
67100 · Rent Expense	0	0	0
67200 · Repairs and Maintenance	1,248	2,182	3,387
68100 · Telephone Expense	0	0	0
Total General Expenses	1,248	2,182	3,387
Reorganization Costs			
Professional Fees	0	0	0
U.S. Trustee Fees	0	0	0
Total Reorganization Costs	0	0	0
Total Expense	2,221	2,321	3,701
Net Ordinary Income	19,271	22,258	19,156
Net Income	19,271	22,258	19,156

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

	29 S Olden, Trenton (Residential Proper...	324 Mary St, Hamilt... (Residential Proper...	329 Cleveland, Tre... (Residential Proper...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	0	0	0
Opening Deposit Balance	0	0	0
Other Income	0	0	0
Refund	0	0	0
Rental Income	8,890	16,700	9,943
Social Security	0	0	0
Tax Refund	0	0	0
Income/Receipts - Other	1,000	1,100	850
Total Income/Receipts	9,890	17,800	10,793
Total Income	9,890	17,800	10,793
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	0	0	0
Car Service Taxi/Transportation	0	0	0
Food/ Entertainment/Personal	27	0	0
Gas & Tolls	0	0	0
Health Club	0	0	0
Home Insurance	0	0	0
Home Maintenance/Care	0	12	0
Housekeeping/Clothing/Laundry	0	0	0
Income Tax	0	0	0
Insurance	89	132	0
License/Fees	135	0	135
Medical	(636)	0	0
Other Taxes	0	473	0
Real Estate Taxes	231	338	0
Service Charges-Checks, Etc	0	0	0
Travel Expense	0	0	0
Utilities	45	316	604
Total Disbursements	(109)	1,271	739
General Expenses			
60200 · Automobile Expense	0	0	0
60902 · Office Expense	0	0	0
61700 · Computer and Internet Expenses	0	0	0
63700 · Landscaping and Groundskeeping	0	0	0
64904 · Supplies	91	0	0
66500 · Postage and Delivery	0	0	0
67100 · Rent Expense	700	0	0
67200 · Repairs and Maintenance	10,903	8,367	6,469
68100 · Telephone Expense	0	0	0
Total General Expenses	11,694	8,367	6,469
Reorganization Costs			
Professional Fees	0	0	0
U.S. Trustee Fees	0	0	0
Total Reorganization Costs	0	0	0
Total Expense	11,585	9,638	7,208
Net Ordinary Income	(1,695)	8,162	3,585
Net Income	(1,695)	8,162	3,585

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

	343 Garfield, Trenton (Residential Proper...)	44 S Hermitage, Tr... (Residential Proper...)	48 S Olden, Trenton (Residential Proper...)
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	0	0	0
Opening Deposit Balance	0	0	0
Other Income	0	0	0
Refund	0	0	0
Rental Income	11,655	15,429	12,256
Social Security	0	0	0
Tax Refund	0	0	0
Income/Receipts - Other	429	588	950
Total Income/Receipts	12,084	16,017	13,206
Total Income	12,084	16,017	13,206
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	0	0	0
Car Service Taxi/Transportation	0	0	0
Food/ Entertainment/Personal	0	0	0
Gas & Tolls	0	0	0
Health Club	0	0	0
Home Insurance	725	685	693
Home Maintenance/Care	0	0	0
Housekeeping/Clothing/Laundry	0	0	0
Income Tax	0	0	0
Insurance	80	214	76
License/Fees	250	205	135
Medical	0	0	0
Other Taxes	0	0	0
Real Estate Taxes	209	1,878	586
Service Charges-Checks, Etc	0	0	0
Travel Expense	0	0	0
Utilities	832	3,269	393
Total Disbursements	2,095	6,252	1,884
General Expenses			
60200 · Automobile Expense	0	0	0
60902 · Office Expense	0	0	0
61700 · Computer and Internet Expenses	0	0	0
63700 · Landscaping and Groundskeeping	0	275	0
64904 · Supplies	0	0	0
66500 · Postage and Delivery	0	0	0
67100 · Rent Expense	0	0	0
67200 · Repairs and Maintenance	5,477	5,847	11,032
68100 · Telephone Expense	0	0	0
Total General Expenses	5,477	6,122	11,032
Reorganization Costs			
Professional Fees	0	0	0
U.S. Trustee Fees	0	0	0
Total Reorganization Costs	0	0	0
Total Expense	7,572	12,373	12,916
Net Ordinary Income	4,512	3,643	290
Net Income	4,512	3,643	290

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

	5 Cortelyou Road, ... (Residential Proper...	52 S Olden, Trenton (Residential Proper...	59 Edgemere, Trent... (Residential Proper...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	0	0	0
Opening Deposit Balance	0	0	0
Other Income	0	0	0
Refund	0	0	0
Rental Income	36,990	15,198	17,827
Social Security	0	0	0
Tax Refund	0	0	0
Income/Receipts - Other	2,850	1,015	1,037
Total Income/Receipts	39,840	16,213	18,864
Total Income	39,840	16,213	18,864
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	0	0	0
Car Service Taxi/Transportation	0	0	0
Food/ Entertainment/Personal	0	0	0
Gas & Tolls	0	0	0
Health Club	0	0	0
Home Insurance	0	10	0
Home Maintenance/Care	0	0	0
Housekeeping/Clothing/Laundry	0	0	0
Income Tax	0	0	0
Insurance	0	1,000	0
License/Fees	0	0	135
Medical	0	0	0
Other Taxes	0	0	0
Real Estate Taxes	0	0	0
Service Charges-Checks, Etc	0	0	0
Travel Expense	0	0	0
Utilities	0	5,096	106
Total Disbursements	0	6,106	241
General Expenses			
60200 · Automobile Expense	0	0	0
60902 · Office Expense	0	0	0
61700 · Computer and Internet Expenses	0	0	0
63700 · Landscaping and Groundskeeping	0	0	0
64904 · Supplies	0	0	0
66500 · Postage and Delivery	0	0	0
67100 · Rent Expense	100	3,400	0
67200 · Repairs and Maintenance	0	1,060	994
68100 · Telephone Expense	0	0	0
Total General Expenses	100	4,460	994
Reorganization Costs			
Professional Fees	0	0	0
U.S. Trustee Fees	0	0	0
Total Reorganization Costs	0	0	0
Total Expense	100	10,566	1,235
Net Ordinary Income	39,740	5,647	17,629
Net Income	39,740	5,647	17,629

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

	631 Norway, Hamilt...	(Residential Proper...	Total Residential P...	Unclassified
Ordinary Income/Expense				
Income				
Income/Receipts				
Disability Income	0	0	0	0
Opening Deposit Balance	0	0	0	0
Other Income	0	0	0	0
Refund	0	0	0	0
Rental Income	18,856	253,202	0	0
Social Security	0	0	0	0
Tax Refund	0	0	0	0
Income/Receipts - Other	2,524	16,543	0	0
Total Income/Receipts	21,380	269,745	0	0
Total Income	21,380	269,745	0	0
Expense				
Disbursements				
Cable, TV, Phone-Bus/Personal	0	0	0	0
Car Service Taxi/Transportation	0	0	0	0
Food/ Entertainment/Personal	0	27	(218)	(218)
Gas & Tolls	0	0	0	0
Health Club	0	0	0	0
Home Insurance	0	2,113	0	0
Home Maintenance/Care	0	12	0	0
Housekeeping/Clothing/Laundry	0	0	0	0
Income Tax	0	0	0	0
Insurance	0	2,261	0	0
License/Fees	52	1,342	0	0
Medical	0	(636)	0	0
Other Taxes	1,115	3,480	0	0
Real Estate Taxes	0	3,242	0	0
Service Charges-Checks, Etc	0	0	0	0
Travel Expense	0	0	0	0
Utilities	0	10,662	0	0
Total Disbursements	1,167	22,502	(218)	(218)
General Expenses				
60200 · Automobile Expense	0	0	0	0
60902 · Office Expense	0	0	0	0
61700 · Computer and Internet Expenses	0	0	0	0
63700 · Landscaping and Groundskeeping	0	275	0	0
64904 · Supplies	33	124	0	0
66500 · Postage and Delivery	0	0	0	0
67100 · Rent Expense	0	4,200	0	0
67200 · Repairs and Maintenance	7,951	68,205	0	0
68100 · Telephone Expense	0	0	0	0
Total General Expenses	7,984	72,804	0	0
Reorganization Costs				
Professional Fees	0	0	0	0
U.S. Trustee Fees	0	0	0	0
Total Reorganization Costs	0	0	0	0
Total Expense	9,151	95,306	(218)	(218)
Net Ordinary Income	12,229	174,439	218	218
Net Income	12,229	174,439	218	218

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through October 31, 2016

TOTAL

Ordinary Income/Expense

Income

Income/Receipts	
Disability Income	88,021
Opening Deposit Balance	3,688
Other Income	9
Refund	24,655
Rental Income	253,202
Social Security	9,945
Tax Refund	2,441
Income/Receipts - Other	16,543
Total Income/Receipts	398,504

Total Income

398,504

Expense

Disbursements

Cable, TV, Phone-Bus/Personal	1,096
Car Service Taxi/Transportation	203
Food/ Entertainment/Personal	28,177
Gas & Tolls	2,877
Health Club	103
Home Insurance	2,896
Home Maintenance/Care	50
Housekeeping/Clothing/Laundry	178
Income Tax	187
Insurance	12,183
License/Fees	1,342
Medical	7,539
Other Taxes	4,025
Real Estate Taxes	3,242
Service Charges-Checks, Etc	294
Travel Expense	4,268
Utilities	13,152

Total Disbursements

81,812

General Expenses

60200 · Automobile Expense	964
60902 · Office Expense	303
61700 · Computer and Internet Expenses	670
63700 · Landscaping and Groundskeeping	275
64904 · Supplies	1,139
66500 · Postage and Delivery	423
67100 · Rent Expense	39,200
67200 · Repairs and Maintenance	68,872
68100 · Telephone Expense	4,109

Total General Expenses

115,955

Reorganization Costs

Professional Fees	766
U.S. Trustee Fees	3,575

Total Reorganization Costs

4,341

Total Expense

202,108

Net Ordinary Income

196,396

Net Income

196,396

Kenneth McNeil

Profit & Loss

March 11, 2015 through October 31, 2016

Mar 11, '15 - Oct 31, 16

Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	88,020.70
Opening Deposit Balance	3,688.09
Other Income	8.95
Refund	24,655.40
Rental Income	253,202.34
Social Security	9,945.02
Tax Refund	2,440.85
Income/Receipts - Other	16,543.00
Total Income/Receipts	398,504.35
Total Income	398,504.35
Expense	
Disbursements	
Cable, TV, Phone-Bus/Personal	1,095.72
Car Service Taxi/Transportation	202.77
Food/ Entertainment/Personal	28,177.33
Gas & Tolls	2,876.98
Health Club	102.72
Home Insurance	2,896.05
Home Maintenance/Care	50.24
Housekeeping/Clothing/Laundry	177.95
Income Tax	186.82
Insurance	12,183.26
License/Fees	1,342.00
Medical	7,538.81
Other Taxes	4,024.70
Real Estate Taxes	3,242.27
Service Charges-Checks, Etc	293.56
Travel Expense	4,268.41
Utilities	13,151.97
Total Disbursements	81,811.56
General Expenses	
60200 · Automobile Expense	964.49
60902 · Office Expense	303.05
61700 · Computer and Internet Expenses	670.44
63700 · Landscaping and Groundskeeping	275.00
64904 · Supplies	1,138.73
66500 · Postage and Delivery	423.31
67100 · Rent Expense	39,200.00
67200 · Repairs and Maintenance	68,871.59
68100 · Telephone Expense	4,108.81
Total General Expenses	115,955.42
Reorganization Costs	
Professional Fees	766.00
U.S. Trustee Fees	3,575.00
Total Reorganization Costs	4,341.00
Total Expense	202,107.98
Net Ordinary Income	196,396.37
Net Income	196,396.37

Wells Fargo Combined Statement of Accounts

Primary account number: 1632178321 ■ October 1, 2016 - October 31, 2016 ■ Page 1 of 8



KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)
174 NASSAU ST PMB 277
PRINCETON NJ 08542-7005

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-742-4932

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Preferred Checking	2	1632178321	142,499.02	156,060.86
Wells Fargo Everyday Checking	6	1632178354	280.26	400.41
Wells Fargo Way2Save® Savings	7	5631706024	500.06	500.06
Total deposit accounts			\$143,279.34	\$156,961.33



Wells Fargo® Preferred Checking

Activity summary

Beginning balance on 10/1	\$142,499.02
Deposits/Additions	23,006.77
Withdrawals/Subtractions	- 9,444.93
Ending balance on 10/31	\$156,060.86

Account number: 1632178321

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000005631706024

Interest summary

Interest paid this statement	\$1.19
Average collected balance	\$140,485.98
Annual percentage yield earned	0.01%
Interest earned this statement period	\$1.19
Interest paid this year	\$8.30

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/3		SSA Treas 310 Xxsoc Sec 100316 xxxx3034A SSA Kenneth G McNeil	1,982.00		
10/3		Purchase authorized on 09/30 Njt Mobile 3001 Newark NJ S466274770578694 Card 8921		7.65	
10/3		Purchase authorized on 09/30 Uber US SEP30 Lv Help.Uber.Com CA S466274771671887 Card 8921			6.55
10/3		Purchase authorized on 09/30 Macy*S East #0003 New York NY S616276547840070 Card 8921			52.00
10/3		ATM Withdrawal authorized on 10/01 1300 Hamilton Ave. Trenton NJ 0001390 ATM ID 0083Z Card 8921			300.00
10/3		Purchase authorized on 10/02 Cheesecake Quaker Lawrenceville NJ S586276025254274 Card 8921			14.00
10/3		Purchase authorized on 10/02 Frontier Ai F3715F Denver CO S386276663680941 Card 8921			25.00
10/4		Purchase authorized on 10/02 Waffle House 0356 Rock Hill SC S386277110298681 Card 8921			19.00
10/4		Purchase authorized on 10/04 Apl* Itunes.Com/Bi 866-712-7753 CA S306277623382306 Card 8921			32.09
10/4		Purchase authorized on 10/03 Good Life Cafe Columbia SC S466277634025788 Card 8921			24.09
10/4		Purchase authorized on 10/04 Jasmine Buffet Columbia SC S306278039291757 Card 8921			188.30
10/4		Bill Pay 29 S Olden Ave T Recurringxxxx39887 on 10-04			700.00
10/4		Bill Pay Ocwen-219 Recurringxxxx24512 on 10-04			726.00
10/4		Bcbsnj Primary 1 Online 161003 000000752567693 Kenneth McNeil			234.32
					142,152.02

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Purchase authorized on 10/03 Spinx #149 Columbia SC S386278073439332 Card 8921		31.69	142,120.33
10/6		Purchase authorized on 10/04 Wholefds Crh #1046 Columbia SC S386279044581264 Card 8921		199.76	
10/6		Bill Pay Andrew Yates Recurringno Account Number on 10-06		150.00	
10/6		Bill Pay 52 S. Olden Rush Recurringxxxx79675 on 10-06		761.84	141,008.73
10/7		Purchase Return authorized on 10/07 Apl* Itunes.Com/Bi 866-712-7753 CA S626281555239594 Card 8921	48.14		
10/7		Purchase authorized on 10/05 Marble Slab Cmry S Columbia SC S306280074152144 Card 8921		51.78	
10/7		Purchase authorized on 10/07 Apl* Itunes.Com/Bi 866-712-7753 CA S466280534068343 Card 8921	48.14		
10/7		Purchase authorized on 10/06 WM Supercenter #22 Columbia SC S306281018731216 Card 8921		35.79	
10/7		Purchase authorized on 10/06 Food Lion #0053 Columbia SC S386281034702479 Card 8921		18.84	140,902.32
10/11		Purchase authorized on 10/06 Earth Fare #220 Columbia SC S466280855639045 Card 8921		44.62	
10/11		Purchase authorized on 10/07 Food Lion #0053 Columbia SC S586281694325965 Card 8921		9.46	
10/11		Purchase authorized on 10/08 Little Caesars 146 Columbia SC S586283084030874 Card 8921		44.64	
10/11		Purchase authorized on 10/08 Little Caesars 146 Columbia SC S386283086854135 Card 8921		2.52	
10/11		Purchase authorized on 10/08 Spinx #149 Columbia SC S306283122119840 Card 8921		3.96	
10/11		Purchase authorized on 10/08 Spinx #149 Columbia SC S386283131593646 Card 8921		41.47	
10/11		WFB Hr Benefits Wfc04810379 McNeil Kenneth		45.92	140,709.73
10/12		Bill Pay 48 - Foremost IN on-Line xxxxxxxx48077 on 10-12		75.54	
10/12		Bill Pay 343 - Foremost I on-Line xxxxxxxx48134 on 10-12		79.50	
10/12		Bill Pay 29 - Foremost IN on-Line xxxxxxxx46972 on 10-12		88.83	
10/12		Bill Pay 324 - Foremost I on-Line xxxxxxxx48119 on 10-12		132.30	
10/12		Bill Pay 44 - Foremost IN on-Line xxxxxxxx48101 on 10-12		214.32	140,119.24
10/13		Purchase authorized on 10/12 Amazon Mktplace Pm Amzn.Com/Bill WA S586286569258713 Card 8921		17.25	140,101.99
10/14		Purchase authorized on 10/13 Travel Guard Group 800-826-1300 WI S306287674272402 Card 8921		10.95	
10/14		Purchase authorized on 10/13 Frontier Ai E7Yhkj 720-3744390 CO S386287676447371 Card 8921		36.60	
10/14		Purchase authorized on 10/14 Burger King #3963 Lexington SC S306287843920215 Card 8921		30.80	140,023.64
10/17		Purchase authorized on 10/14 Blake Glass and SC 609-393-2575 NJ S086288448394774 Card 8921		80.50	
10/17		Purchase authorized on 10/14 The Home Depot #09 Ewing NJ S586288449625057 Card 8921		153.86	
10/17		Purchase authorized on 10/14 Longhorn Steak0005 Columbia SC S466288672033514 Card 8921		36.00	
10/17		Purchase authorized on 10/14 Pilot 0000 Columbia SC S586288752198513 Card 8921		48.63	
10/17		Purchase authorized on 10/14 Family Dollar #123 Columbia SC S306288780080173 Card 8921		40.00	
10/17		Purchase authorized on 10/14 Family Dollar #123 Columbia SC S306288781519606 Card 8921		5.10	
10/17		Recurring Transfer to McNeil K Ref #Opekfcf63M Everyday Checking House Expense		500.00	
10/17		Prudential Ins Ins Prem Oct 16 063413632Trnll2 Kenneth G McNeil		73.67	
10/17		Metlife Payment 161017 50001060323 Kenneth McNeil		331.69	138,754.19
10/18		Purchase Return authorized on 10/17 Travel Guard Group Stevens Point WI S626292547012904 Card 8921	10.95		138,765.14


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/20		Minnesota Life Prem Pymt 161017 342974100000 McNeil, Kenneth G.		19.91	138,745.23
10/21		Purchase authorized on 10/20 Uber Technologies 866-576-1039 CA S586294452440294 Card 8921		5.70	138,739.53
10/24		Purchase authorized on 10/21 Spinx #149 Columbia SC S466295524998229 Card 8921		26.81	
10/24		Purchase authorized on 10/21 Spinx #149 Columbia SC S586295528001069 Card 8921		5.39	
10/24		Purchase authorized on 10/21 Uber US Oct21 Oris 415-8014068 CA S386295618332164 Card 8921		19.74	
10/24		Purchase authorized on 10/21 Healthy Home Marke Charlotte NC S586295694833054 Card 8921		54.48	
10/24		Purchase authorized on 10/23 Uber US Oct23 Kb Help.Uber.Com CA S386297620702213 Card 8921		12.58	
10/24		Purchase authorized on 10/23 Uber US Oct23 Tg Help.Uber.Com CA S306297847239454 Card 8921		9.87	138,610.66
10/25		Recurring Payment authorized on 10/24 Verizon*Onetimepay Verizon.Com FL S586295454620491 Card 8921		241.32	
10/25		Purchase authorized on 10/24 Wilcohess 04578 10 Winnsboro SC S386298720066207 Card 8921		10.66	
10/25		Purchase authorized on 10/24 Chipotle 1402 Columbia SC S466299021131481 Card 8921		14.30	
10/25		Non-WF ATM Withdrawal authorized on 10/25 2904 Yorkmont Rd Charlotte NC 00306299811482264 ATM ID 82581338 Card 8921		202.00	138,142.38
10/26		Purchase authorized on 10/24 Shell Oil 53997200 Winnsboro SC S306299046359433 Card 8921		23.00	
10/26		Purchase authorized on 10/25 Publix #17 Irmo SC S466299670555682 Card 8921		13.55	
10/26		Purchase authorized on 10/25 Home Things 4 U Trenton NJ S306299816979564 Card 8921		101.65	
10/26		Purchase authorized on 10/25 Frontier Ai E7Yhkj 720-3744390 CO S466299832442307 Card 8921		25.00	137,979.18
10/27		Wachovia Corpora Ltdbenefit 161025 56070655 McNeil, Kenneth G	555.07		
10/27		Massachusetts Mu Di ACH Pus 161026 Dz9Y2N2Vxt Kenneth G McNeil	2,493.42		
10/27		Purchase authorized on 10/25 Exxonmobil 4227 Irmo SC S586299737767988 Card 8921		16.51	
10/27	241	Cashed Check		1,700.00	
10/27	240	Check		156.87	
10/27	239	Check		156.87	
10/27	237	Check		156.87	
10/27	238	Check		156.87	
10/27	236	Check		156.87	138,526.81
10/28		Purchase authorized on 10/27 Audible Adbl.CO/Bill NJ S466301450558406 Card 8921		16.00	138,510.81
10/31		Deposit	17,916.00		
10/31		Purchase authorized on 10/28 Orbitz Orbitz.Com WA S386302217534246 Card 8921		8.00	
10/31		Purchase authorized on 10/29 Princetonparking Princeton NJ S586303676274284 Card 8921		3.75	
10/31		Purchase authorized on 10/29 Verizon Wrl My Acc 800-9220204 CA S306303696389517 Card 8921		227.01	
10/31		Purchase authorized on 10/30 Cracker Barrel #50 Trenton NJ S466304634453751 Card 8921		63.00	
10/31		Purchase authorized on 10/30 Panera Bread #6014 Princeton NJ S586304816385657 Card 8921		44.39	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/31		Purchase authorized on 10/31 Uber US Oct30 Q7Lf 415-8014068 CA S586305049687120 Card 8921		20.99	
10/31		Interest Payment	1.19		156,060.86
		Ending balance on 10/31			156,060.86
		Totals	\$23,006.77	\$9,444.93	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
236	10/27	156.87	238	10/27	156.87	240	10/27	156.87
237	10/27	156.87	239	10/27	156.87	241	10/27	1,700.00

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 10/01/2016 - 10/31/2016	Standard monthly service fee \$15.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Total amount of qualifying direct deposits	\$1,000.00	\$5,030.49 <input checked="" type="checkbox"/>
· Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
· Combined balances in linked accounts, which may include	\$10,000.00	\$138,901.30 <input checked="" type="checkbox"/>
- Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts		

JD/JD

**IMPORTANT ACCOUNT INFORMATION**

It's important for you to have peace of mind.

We want to ensure you're comfortable with your accounts and have the tools you need to manage your money. We recommend you visit your local Wells Fargo bank location, or call the toll-free number that appears on this statement, to make sure you are satisfied with all your accounts and services.

We'll spend time understanding your financial needs and reviewing your accounts and options. We'll also help you close any accounts or discontinue services you do not recognize or want, and discuss the process that's been established to address any remaining concerns resulting from accounts and services opened on your behalf.



Wells Fargo Everyday Checking

Activity summary

Beginning balance on 10/1	\$280.26
Deposits/Additions	500.00
Withdrawals/Subtractions	- 379.85
Ending balance on 10/31	\$400.41

Account number: 1632178354

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/11		Purchase authorized on 10/06 Perelandra Natural Brooklyn NY S466280720677276 Card 7491		9.01	
10/11		Purchase authorized on 10/08 Target 0001 Princeton NJ S306282583575373 Card 7491		80.36	
10/11		ATM Withdrawal authorized on 10/09 2495 US Hwy 1 Lawrenceville NJ 0001961 ATM ID 6689B Card 7491		60.00	130.89
10/13		Purchase authorized on 10/12 Harbor Freight Too Ewing NJ S586286695007641 Card 7491		17.31	113.58
10/17		Recurring Transfer From McNeil K Ref #Opekfcf63M Preferred Checking House Expense	500.00		613.58
10/25		Purchase with Cash Back \$ 40.00 authorized on 10/25 Wholefds Prn 101 3495 Princeton NJ P00586299809323471 Card 7491		203.17	410.41
10/31		Monthly Service Fee		10.00	400.41
Ending balance on 10/31					400.41
Totals			\$500.00	\$379.85	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$140.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 10/01/2016 - 10/31/2016	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period

**Monthly service fee summary (continued)**

How to avoid the monthly service fee	Minimum required	This fee period
• Minimum daily balance	\$1,500.00	\$113.58 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	4 <input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount)
RC/RC

Wells Fargo Way2Save® Savings**Activity summary**

Beginning balance on 10/1	\$500.06
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 10/31	\$500.06

Account number: 5631706024

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE # 15-14218 NJ

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$500.06
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.04

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 10/01/2016 - 10/31/2016	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	\$500.06 <input checked="" type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

[^]Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.
AM/AM

Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. **\$**

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

C Add **A** and **B** to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.